# 2020 Covid 19 Financial Resources

# Most Recent Update

#### Child Care Assistance:

Refer to local Child and Youth Coordinator

#### Communication:

- Lifeline is a federal benefit that lowers the monthly cost of phone or internet service
  - o https://www.fcc.gov/general/lifeline-program-low-income-consumers
  - I saw this on my internet's homepage and it was highlighted to help children who are completing school work at home.

### Financial Assistance:

- Air Force Aide
  - Local Airmen and Family Readiness Center
- Emergency Relief Fund
  - Local FACS
- VA Financial Assistance
- https://www.va.gov/

# -Military Once Source Financial Resources

- https://www.militaryonesource.mil/financial-legal/personal-finance/protectingyour-finances/support-for-financial-stresses-caused-by-covid-19
- https://www.military.com/us-military-coronavirus-response/military-money-help-coronavirusoutbreak.html?ESRC=family.nl&spJobID=980769408&spMailingID=5085760&spReportId
  =OTgwNzY5NDA4S0&spUserID=Mjk3ODI5MDE5NzkS1
- https://www.blogs.va.gov/VAntage/71957/free-resources-code-support-partiotlink/

#### Food Assistance:

 VA Human Services https://www.cdss.va.gov/

#### Health Insurance:

- https://www.healthcare.gov/
- https://www.va.gov/service/?item=apply-for-medidashlinecal
- https://hbex.coveredva.com/

#### **Investment Concerns:**

- Finra Article
  - o <a href="https://www.finra.org/investors/insights/financial-peace-mind-age-coronavirus">https://www.finra.org/investors/insights/financial-peace-mind-age-coronavirus</a>

## Loss of Employment:

- VA Unemployment
  - o https://www.edd.ca.gov/Unemployment/UI Online.htm

# Military One Source Covid 19 Page:

- https://www.militaryonesource.mil/coronavirus?fbclid=lwAR1XwDnrdNtiFFsAEHIo3OC4 1fEIt166IYFLFSoEUMJqsPyZWyaecCZzPaE

## Mortgage Relief:

- VA Home loan update:
  - o <a href="https://www.benefits.va.gov/HOMELOANS/documents/circulars/26">https://www.benefits.va.gov/HOMELOANS/documents/circulars/26</a> 20 7.pdf
- Forbes mortgage relief list
  - \*\*\*NOT APPROVED to share with clients but may help connect you to resources until I or someone else finds a better site for mortgages relief:
  - https://www.forbes.com/sites/advisor/2020/03/20/mortgage-relief-tracker-covid-19-relief-for-homeowners-and-renters/?fbclid=IwAR2TOGLfBDLVdziImIAwzvssp8KVgSIL-7f7MrlCj28YpLeNLSPuX79ayEo#5e28d5692f19

#### Small Business:

- Small Business Administration
  - https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources?fbclid=lwAR1DRDswxo1PtHGYlGBZaY6GjPQ8yEjMRap2nC-eEleS6SpUy8fF0-CjUgk

## State Covid 19 Response Page:

- VA Response Page
  - o https://www.va.gov/serp/?q=COVID-19

#### Student Loan Relief:

- Federal Student Aid
  - https://studentaid.gov/announcements-events/coronavirus
  - https://www.moaa.org/content/publications-and-media/news-articles/2020news-articles/emergency-act-to-preserve-gi-bill-payments-becomes-law/

#### Tax Relief:

- Federal Taxes-IRS
  - https://www.irs.gov/coronavirus?fbclid=lwAR2inEyQm4-IIQ54AC r7i87BOCXNG5R588YEE1y2jGu9vYp6wm06m1vzNw
- VA Taxes
  - https://www.ftb.va.gov/about-ftb/newsroom/covid-19/index.html?WT.ac=COVID-19

#### Articles:

https://www.finra.org/investors/insights/financial-peace-mind-age-coronavirus

https://www.consumerfinance.gov/about-us/blog/protect-yourself-financially-from-impact-of-coronavirus/?fbclid=lwAR3gmY2otD0\_73I9cjm2gDrc7ZVScBgtkBKRasInlqgN50ufVjX68TLOJO8#anchor paying-bills

https://www.consumerfinance.gov/coronavirus/?utm\_source=newsletter&utm\_medium=email\_ &utm\_campaign=corona2

https://www.afcpe.org/news-and-publications/blog/financial-health-the-case-of-the-coronavirus/?mc cid=dbea9ea38e&mc eid=ca1393377f

# VA Benefits:

VR&E Service recognizes the current challenge we face with obtaining a wet, electronic, or digital signature from our participants. Therefore, during the period of national emergency, we have released guidance to all Regional Offices that policy will be adjusted to accept a typed signature, which will apply to any form that requires a participant's signature. All forms are available in PDF format at <a href="https://www.va.gov/vaforms">www.va.gov/vaforms</a>. The most commonly used VR&E forms are as follows:

- VBA-28-1900: Application for Vocational Rehabilitation for Claimants with Serviceconnected Disabilities (Fillable)
- VBA-28-8832: Education/Vocational Counseling Application (Fillable)
- VBA-21-686c: Application Request to Add and/or Remove Dependents (Fillable)
- VBA-21-674: Application Request to Add and/or Remove Dependents (Fillable)

In addition, VR&E Field staff are encouraged to communicate with participants electronically during this time. This includes utilizing tele-counseling which is accessible on any web-enabled device with a webcam and microphone (Smartphone, Tablet or Laptop). This will allow you to meet with your Counselor virtually through VA Video Connect. If interested in this service, we encourage you to contact your Counselor as soon as possible.

https://nrd.gov/

#### Blue Star Families:

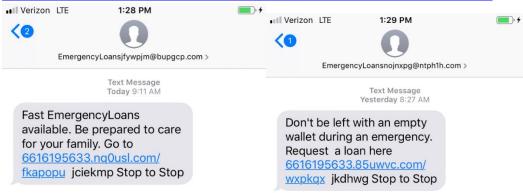
Please find <u>HERE</u> a one-pager that highlights just a few of the most urgent challenges.

- 2. We are launching a "COVID-19 Military Families Pain Points Survey" to identify some of the intense challenges you're experiencing. This survey will run in real-time and reflect location data, allowing us to alert military, government, and nonprofit leaders to **challenges as they arise** in the weeks and months to come. The data can empower us to surge our efforts when necessary and quickly identify structural solutions when available. If you have not done so already, please take the survey <u>HERE</u> and share it with your friends.
- 3. We are providing a major collaborative response, working across military support and local community organizations and philanthropies. In partnership with <u>Association of Defense Communities</u>, we are launching the **COVID-19 Military Support Initiative (CMSI)**, establishing a clearinghouse for vetted, official information both **to and from** military and veteran families about benefits, as well as evolutions in the pandemic's progress and our fight to stop it. <u>HERE</u> is the landing page where we will consolidate the best vetted information relevant to you.
- 4. We are helping to produce a series of virtual town halls to provide military families and organizations access to experts and resources for a wide variety of challenges you are experiencing during this time. Click HERE if you would like to receive invites to these town halls.

#### Scams:

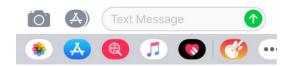
https://www.military.com/daily-news/2020/03/16/army-white-house-issue-warnings-about-coronavirus-hoaxes-and-scams.html?ESRC=army 200317.nl

# https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing









#### Housing:

https://www.military.com/daily-news/2020/03/14/heres-what-coronavirus-travel-ban-means-military-families.html?ESRC=army 200317.nl

https://www.military.com/spousebuzz/2020/03/17/4-ways-manage-without-your-stuff-during-pcs.html?ESRC=family.nl&spMailingID=5085760&spUserID=Mjk3ODI5MDE5NzkS1&spJobID=98 0769408&spReportId=OTgwNzY5NDA4S0

https://www.military.com/daily-news/2020/03/11/pentagons-guidance-virus-related-pcs-delays.html?ESRC=family.nl&spMailingID=5085760&spUserID=Mjk3ODI5MDE5NzkS1&spJobID=980769408&spReportId=OTgwNzY5NDA4S0

# Banks:

USAA.com/coronavirus Caring for Members

Assisting with your financial security goals is your association's mission. That is especially true when challenges arise. Like the military, we plan and train continuously so that we can deliver in even the most difficult circumstances. We understand there may be instances because of the impacts of COVID-19 that members may find themselves facing financial difficulties. We encourage members who may be impacted to reach out to discuss how we might be of assistance, including:

- Special payment arrangements on auto and property insurance premiums and waived late fees
- Special payment arrangements on life and health insurance policies
- Waived and/or reimbursed deductibles or co-payments for coronavirus-related testing for members who have USAA Medicare supplement plans
- Special programs for consumer loans and credit cards